

UNITED STATES BANKRUPTCY COURT  
Eastern District of Missouri  
Thomas F. Eagleton U.S. Courthouse  
111 South Tenth Street, Fourth Floor  
St. Louis, MO 63102

In re

Case No.: 20-45516 - B169  
CHAPTER: 7

**Debtor(s):**

Harold L Guido – See below for reported alias information.

xxx-xx-2486

– See below for reported alias information.

**Order on Motion to Reopen Case to Allow Debtor(s) to File Financial Management Course Certificate(s) and/or File Certification(s) of Domestic Support Obligation(s)**

This case, filed on November 30, 2020, was closed by the Court's Final Decree on March 4, 2021, without the issuance of an Order of Discharge. The Debtor(s) has(ve) moved the Court to reopen this case so that the requisite Financial Management Course Completion Certificate(s) and/or Certification(s) of Domestic Support Obligation(s) may be filed. The Debtor(s) has(ve) now submitted the requisite document(s) indicated below. Upon consideration and review of the record in this case, it is

**ORDERED** that the Debtor's(s') motion to reopen this case is **GRANTED**, and that this case shall be and is hereby reopened for the limited purpose of allowing the Clerk of Court to docket the document(s) indicated below. Upon the entry of the Order of Discharge in this case, the Clerk of Court shall re-close this case. All other relief requested in the Debtor's(s') motion to reopen this case is hereby denied.

Official Form 423 or Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management.

Certification of Domestic Support Obligations.



U.S. Bankruptcy Judge

Dated: 3/10/21

Rev. 12/15 oreop

**Reported Alias Information:**

Harold L Guido –

–

In re:  
Harold L Guido  
DebtorCase No. 20-45516-blc  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0865-4

User: admin

Page 1 of 2

Date Rcvd: Mar 10, 2021

Form ID: oreop

Total Noticed: 17

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2021:**

Recip ID	Recipient Name and Address
db	+ Harold L Guido, 1470 Park Ashwood Circle, Saint Charles, MO 63304-8737
24986390	+ American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
24954610	+ American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
24954618	+ IC System, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
24954621	+ Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899
24954634	+ Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
24954611	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 11 2021 02:08:14	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954613	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 11 2021 02:34:00	Comenity Bank/Gordmans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
24954614	+ Email/Text: stacy@consumercollection.com	Mar 11 2021 02:34:00	Consumer Collection Management, Inc., Attn: Bankruptcy, Po Box 1839, Maryland Heights, MO 63043-6839
24954615	+ Email/Text: convergent@ebn.phinsolutions.com	Mar 11 2021 02:34:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
24954616	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 11 2021 02:34:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
24954617	+ Email/Text: bknotice@ercbpo.com	Mar 11 2021 02:34:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
24954619	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 11 2021 02:34:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
24954620	+ Email/Text: bankruptcydpt@mcmc.com	Mar 11 2021 02:34:00	Midland Funding Llc, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
24954622	+ Email/PDF: pa_dc_claims@navient.com	Mar 11 2021 02:10:12	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954632	+ Email/Text: netcreditbnc@enova.com	Mar 11 2021 03:22:13	NetCredit, 175 West Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
24954633	Email/Text: info@plazaservicesllc.com	Mar 11 2021 02:33:00	Plaza Services, LLC, Attn: Bankruptcy, 110 Hammond Dr, Suite 110, Atlanta, GA 30328

TOTAL: 11

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
24954612	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954623	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954624	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954625	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954626	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954627	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954628	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954629	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954630	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954631	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 12, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2021 at the address(es) listed below:**

Name	Email Address
Fredrich J. Cruse	trustee@cruselaw.com MO34@ecfcbis.com
John P. Miller	on behalf of Creditor Santander Consumer USA Inc jmiller@dunnandmiller.com
Office of US Trustee	USTPRegion13.SL. ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Harold L Guido ridingslaw2003@yahoo.com

TOTAL: 4